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## ABSTRACT OF THE DISCLOSURE

C4  
Accumulating credits in payor accounts from financial transactions between a payor and a payee, involves entering a tendered amount into a station of a network controlled by the payee, with the amount being greater than an amount due the payee, subtracting the amount due the payee from at least a portion of the tendered amount to obtain an additional amount, and transmitting the additional amount to a separate station forming part of a network controlled by other than the payee and, within the separate station, crediting at least a part of the additional amount into one or more of the payor accounts determined by the payor.

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